# · JN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

MCNAUGHTON, Alan, G.; SINTON, E., John, R.

Sérial No.:

10/019,438 June 30, 2000

Filed: Title:

MULTIPERSONALITY AUTOMATED TRANSACTION EXECUTION

SYSTEM WITH MACRO ACCOUNT

Group:

3627

Examiner:

Attorney Ref.:

PAT 733BW-2 US

March 1, 2004

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Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450 U.S.A.

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**GROUP 3600** 

Dear Sir:

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#### INFORMATION DISCLOSURE STATEMENT

Pursuant to 37 C.F.R. §§ 1.97 and 1.98, the applicant hereby submits an Information Disclosure Statement for consideration by the Examiner.

### I. LIST OF PATENTS, PUBLICATIONS OR OTHER INFORMATION

The patents, publications, or other information submitted for consideration by the Office are listed on the PTO-1449, attached hereto.

#### II. COPIES

### (check at least one box)

- a. Submitted herewith is a legible copy of (i) each U.S. and foreign patent and application; (ii) each publication or that portion which caused it to be listed; and (iii) all other information or that portion which caused it to be listed.
- b. As this application was filed after June 30, 2003, no U.S. patent or published application copies are enclosed. Where applicable, submitted herewith is a legible copy of (i) each foreign patentor application; (ii) each publication or that portion which caused it to be listed; and (iii) all other information or that portion which caused it to be listed.

c. Some or all of the documents listed on the PTO-1449 are not enclosed because they were cited in the International Search Report and copies should already be in the PTO file. If copies are needed, please contact the undersigned.

# III. CONCISE EXPLANATION OF THE RELEVANCE (check at least one box)

- a. <u>DOCUMENTS IN THE ENGLISH LANGUAGE</u>

  The attached patents, publications, or other information in the English language do not require a statement of relevancy.
- b. <u>DOCUMENTS NOT IN THE ENGLISH LANGUAGE</u>
   A concise explanation of the relevance of all patents, publications, or other information listed that is not in the English language is as follows:
- c. ENGLISH LANGUAGE SEARCH REPORT

  An English language version of the search report or action that indicates the degree of relevance found by the foreign Patent Office is attached, thereby satisfying the requirement for a concise explanation. See MPEP 609(A) (3).
- d. <u>OTHER</u>
  The following additional information is provided for the Examiner's consideration.

# IV. THIS IDS IS BEING FILED UNDER 37 C.F.R. § 1.97 (b): (check one box)

- a. Within three months of the filing date of a national application (37 C.F.R. § 1.97 (b) (1)). No fee or statement is required. (This section is not to be used with RCE's AND CPA's.)
- b. Within three months of the date of entry of the national stage as set forth in § 1.491 in an international application (37 C.F.R. § 1.97 (b) (2)). No fee or statement is required.
- c. Concurrently with the filing of a Continued Prosecution Application under 37 C.F.R. § 1.53 (d) or concurrently with the filing of a Request for Continued Examination under § 1.114 (37 C.F.R. § 1.97 (b) (4)). No fee or statement is required.

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d. Before the mailing date of a first Action on the merits (37 C.F.R. § 1.97 (b) (3)). No fee or statement is required. In the event that a first Office Action on the merits has been issued, please consider this IDS under 37 C.F.R. § 1.97 (e) below, or, if no statement has been made, charge our deposit account in the amount of \$180.00 as required by 37 C.F.R. § 1.17 (p).

# V. THIS IDS IS BEING FILED UNDER 37 C.F.R. § 1.97 (c): (check one box)

- a. No statement; therefore, a fee in the amount of \$180.00 as required by 37 C.F.R. § 1.17 (p).
- b. See the statement below. No fee is required.

# VI. STATEMENT UNDER 37 C.F.R. § 1.97 (e) (check only one box)

The undersigned hereby states that

- a. Each item of information contained in the IDS was first cited in any communication from a foreign Patent Office in a counterpart foreign application not more than three months prior to the filing of this IDS; or
- b. No item of information contained in the IDS was cited in a communication from a foreign Patent Office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of IDS was known to any individual designated in 37 C.F.R. § 1.56 (c) more than three months prior to the filing of the IDS.
- c. Some of the items of information were cited in a communication from a foreign Patent Office. As to this information, the undersigned states that each item of information contained in the IDS was cited in a communication from a foreign Patent Office in a counterpart foreign application not more than three months prior to the filing of this IDS. As to the remaining information, the undersigned hereby states that no item of this remaining information contained in the IDS was cited in a communication from a foreign Patent Office in a counterpart from a foreign Patent Office in a counterpart foreign application and, to the best of my knowledge after making reasonable inquiry, was known to any individual designated in the 37 C.F.R. § 1.56 (c) more than three months prior to the filing of this statement.

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VII. PAYMENT OF FEES

(check one box)

A cheque in the amount of \$180.00 as required by 37 C.F.R § 1.17 (p) is enclosed for the above-identified fee.

Please charge Deposit Account No. 501593 in the amount required by 37 C.F.R. § 1.17 (p) for the above-indicated fee. A duplicate copy of this paper is attached.

No fee is required.

If the Examiner has any questions concerning this IDS, he/she is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the PTO is requested to consider this IDS under the proper rule and charge the appropriate fee to Deposit Account No. 501593.

If the preceding amount is incorrect, any deficiency or overpayment should also be charged or credited to Deposit Account No. 501593, in the name of Borden Ladner Gervais LLP.

Respectfully submitted,

Alan G. MCNAUGHTON et al.

By: L. Anne Kinsman Registration No. 45,291

BORDEN LADNER GERVAIS LLP

World Exchange Plaza 1100-100 Queen Street Ottawa ON K1P 1J9 Telephone 613-237-5160 Facsimile 613-787-3558

E-mail ipott@blgcanada.com

ALK/SUM/sum Encls.

⊠ References (17)

PTO/SB/08A (04-03)

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

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Complete if Known							
Application Number	10/019,438						
Filing Date	June 30, 2000						
First Named Inventor	McNAUGTON, Alan G.						
Art Unit	Not Known						
Examiner Name	Winston M. Alvarado						
Attorney Docket Number	PAT 733BW-2						

				DOCUMENTS		
Examiner Initials*	Cite No. <sup>1</sup>	Document Number  Number-Kind Code <sup>2 (f known)</sup>	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		<sup>US-</sup> 5,787,403	07-28-1996	Randle et al		
		<sup>US-</sup> 5,899,982	05-04-1999	Randle et al		
		<sup>US-</sup> 5,933,816	08-03-1999	Zeanan (Citicorp Dev. Cent		
		<sup>US-</sup> 4,484304	11-20-1984	Anderson (IBM)		
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FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No.1	Foreign Patent Document	oreign Patent Document Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages		
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	MM-DD-YYYY	.,,	Or Relevant Figures Appear	T <sup>6</sup>	
		CA 2,271,209	12-10-2002	Drummond et al			
		CA 2,271,210	01-28-2003	Drummond et al			
		CA 2,271,212		Drummond et al			
		CA 2,271,213	05-07-1999	Drummond et al			
		CA 2,271,214	12-17-2002	Drummond et al			
	ĺ	CA 2,271,215	05-07-1999	Covert et al			

Examiner	Date	
Signature	Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at <a href="www.uspto.gov">www.uspto.gov</a> or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

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Art Unit	Not Known					
Examiner Name	Winston M. Alvarado					
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Examiner Initials*	No.1	Document Number	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS							
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		CA 2,271,216	11-27-1999	Smith et al			
		CA 2,271,222	05-07-1999	Usner et al			
		CA 2,271,223		Drummond et al			
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		CA 2,271,394	10-28-2003	Drummond et al		l	
		CA 2,271,686	05-03-1999	Drummond et al			

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		Country Code <sup>3</sup> *Number <sup>4</sup> *Kind Code <sup>5</sup> (if known)	MM-DD-YYYY		Or Relevant Figures Appear	T <sup>€</sup>	
		PCT WO/98/24040	11-26-1996	NCR, International			
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Signature	Considered	
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